CLAIMS

What is claimed is:

1.   A system for managing a financial account, comprising:

a data collection component, wherein said data collection component is operable to receive account option data and account formation data pertaining to a customer;

a decision engine operable to qualify the customer for an account based at least in part on said formation data and said account option data;

an account creation component operable to establish an account for the qualified customer based at least in part on the account option data and account formation data;

an account management component operable to perform periodic account management and maintenance of said financial account; and

a transactional processing component operable to receive transactions and clear the transactions against the account.

2.   The system of claim 1, wherein said decision engine further comprises an underwriting component operable to apply qualification criteria to qualify customers for an account.

3.   The system of claim 2, wherein said decision engine further comprises at least one risk model coupled to said underwriting component operable to model risks associated with said financial account and associated with said qualification criteria.

4.   The system of claim 1, wherein said account management component further comprises an account behavior component operable to examine a customer's account behavior.

5.   The system of claim 4, wherein said transactional processing component further comprises a data aggregation module coupled with said account behavior component operable to aggregate data associated with said account transactions.

6.   The system of claim 5, wherein said account behavior component further comprises a controller operable to enable and disable functions and privileges of said account based upon said aggregated data.

7.   A system for providing dynamic management of financial accounts, comprising:

a data collection component, wherein said data collection component is operable receive account option data and account formation data;

a decision engine comprising an underwriting component operable to apply qualification criteria to qualify a customer for an account based at least in part on said formation data;

an account creation component operable to establish an account for the qualified customer based at least on part on the account option data and account formation data and to create a transaction card;

an account management component operable to perform periodic account management and maintenance of said financial accounts and comprising an account behavior component operable to examine a customer's account behavior; and

a transactional processing component operable to receive transactions and clear the transactions against the account and comprising a data aggregation module interfacing with said account behavior component operable to aggregate data associated with said account transactions.

8.   The system of claim 7, wherein said decision engine further comprises at least one risk model coupled to said underwriting component and associated with said qualification criteria operable to model risks associated with said financial account.

9.   The system of claim 8, wherein said at least one risk model is coupled to said data aggregation module and said account behavior component, wherein said at least one risk model is operable to update risk models based upon said aggregated data and said account behavior, whereby said qualification criteria is updated.

10.   The system of claim 9, wherein said account management component performs account management and maintenance based upon said risk models.

11.   A method for managing a financial account, comprising the steps of:

aggregating data regarding a plurality of financial accounts; and

modifying the services available to the financial account based on the aggregated data.

12.   The method of claim 11, further comprising the steps of:

receiving underwriting criteria to use as the basis for qualifying a customer for an account; and

establishing the services available to the financial account based at least in part on the underwriting criteria.

13.   The method of claim 12, wherein a risk model is available and further comprising the steps of:

running the risk model based at least in part on the aggregated data;

modifying the underwriting criteria based at least in part on the results of the risk model.

14.   The method of claim 12, further comprising the step of modifying the underwriting criteria is based at least in part on the aggregated data.

15.   The method of claim 12, wherein the step of modifying the services comprises the step of modifying the underwriting criteria.

16.   The method of claim 11, wherein the step of modifying the services comprises the step of modifying the fees associated with services.

17.   The method of claim 11, wherein the step of aggregating data comprises the step of receiving transaction information regarding financial transactions associated with the financial account.

18.   The method of claim 11, wherein the step of modifying the services comprises the step of modifying a line of credit associated with the financial account.

19.   The method of claim 11, wherein the step of modifying the services comprises the step of modifying restrictions on transactions for the financial account.

20.   The method of claim 11, wherein the step of modifying the services comprises the step of temporarily disabling one or more services associated with the financial account.